



Ohio Homebuyers' Protection Act

Compliance Toolkit

Ohio Homebuyers' Protection Act

The comprehensive new Ohio Homebuyers' Protection Act becomes effective January 1, 2007. If your bank, mortgage company or mortgage brokerage originates mortgage loans in Ohio, your institution or company must comply with this comprehensive new law.

Ohio Homebuyers' Protection Act Compliance Toolkit

To assist lenders and service providers in complying with the Ohio Homebuyers' Protection Act, Argus Growth Consultants, Ltd., a leading solutions provider for law firms and corporations, developed the Ohio Homebuyers' Protection Act Compliance Toolkit. The Toolkit is written by attorneys with Womble Carlyle Sandridge & Rice, PLLC and Bricker & Eckler, LLP. Principal author Don Lampe is recognized as one of the nation's leading authorities on mortgage lending and on the various anti-predatory lending statutes around the country. Co-author Terrence O'Donnell represented industry participants before the Ohio General Assembly, the Ohio Division of Financial Institutions, and the Ohio Attorney General as legislative counsel throughout the enactment of SB 185.

Key Components of the Ohio Homebuyers' Protection Act Compliance Toolkit

The Ohio Homebuyers' Protection Act Compliance Toolkit is intended to be a guide for mortgage lenders, mortgage brokers, and mortgage service providers in developing their own compliance strategies. It is a comprehensive yet affordable compliance tool consisting of over 100 pages of explanatory text plus sample forms and appendices. It is designed for general use by banks, thrifts, credit unions, mortgage bankers and mortgage brokers, as well as secondary market participants. Contained in the Toolkit are:

- Definitions and Overview
- Changes to Mortgage Broker Licensing
- New "Duties" for Mortgage Brokers and Mortgage Lenders
- Overview of Charges and Fees
- "Covered Loans" and Amendments to Ohio's Predatory Lending Act
- Compliance and "Avoidance" Strategies
- Guidance for Settlement Services Providers
- Overview of Consumer Sales Practices Act Amendments
- Special Disclosure Requirements
- Sample Calculations, Charts and Checklists
- Sample Disclosure Forms

Price

- \$575 for Toolkit, plus shipping and tax
- \$200 for each additional Toolkit in same order, plus shipping and tax

Order Form is attached.

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Ohio Homebuyers' Protection Act Compliance Toolkit

Express Order Form

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Please return this Order Form, via mail or fax to:

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100 South Third Street
Columbus, Ohio 43215

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